

EXHIBIT "A"

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

ANTHONY HORNICEK, on behalf of himself
and all others similarly situated,
683 Shropshire Drive
West Chester, PA 19382

Hon. Louis Pollak

Plaintiff,
vs.

CIVIL ACTION NO.
2:10-cv-03631-LP

CARDWORKS SERVICING, LLC
225 West Station Square Drive
Pittsburgh, PA 15219

Defendant.

**To: ANTHONY HORNICEK, on behalf of himself
and others similarly situated
c/o THEODORE LORENZ, ESQ
LUNDY, FLITTER, BELDECOS & BERGER. P.C.
450 N. NARBERTH STREET
NARBERTH, PA 19072**

PLEASE TAKE NOTICE that the Defendant, CARDWORKS SERVICING LLC,
pursuant to F.R.C.P. 68, hereby offers to allow judgment to be taken against it as follows:

- 1) Judgment shall be entered against Defendant CardWorks Servicing, LLC
in the amount of One Thousand One Dollars (\$1,001.00) in statutory
damages, plus Ten Dollars (\$10.00) in actual damages, plus the costs of
the action, plus reasonable attorneys fees through and including the 14th
day following service of this offer, such fees and costs to be determined by
the Court upon motion by Plaintiff unless the parties otherwise advise the
Court of their agreement on the attorney fees and costs. The Plaintiff shall

make a good faith effort to reach agreement on the amount of attorney fees before filing a motion under this paragraph.

- 2) This Judgment is entered solely for the purposes specified in Rule 68 of the Federal Rules of Civil Procedure and is not to be construed either as an admission that any Defendant is liable in this action, or that Plaintiff has suffered any damage.

Pursuant to F.R.C.P. 68, please provide written notice of Plaintiff's acceptance of the within offer within fourteen (14) days of service of this offer. If this offer is not accepted by written notice within fourteen (14) days of the date of service, the offer will be considered withdrawn.

/s/ JOANN NEEDLEMAN

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Cardworks Servicing LLC

Date: November 16, 2010